

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF MISSISSIPPI**

Cochran U.S. Bankruptcy Courthouse
703 Highway 145 North
Aberdeen, MS 39730
Telephone: 662-369-2596

In Re: Tracy W English
Debtor(s)

Case No.: 13-13145-JDW

**NOTICE OF FAILURE TO FILE A
STATEMENT OF COMPLETION OF COURSE IN
PERSONAL FINANCIAL MANAGEMENT**

Notice is hereby given that, subject to limited exceptions, an individual debtor must complete an instructional course in personal financial management in order to receive a discharge in Chapter 7 and Chapter 13 cases. (See, 11 U.S.C. §§ 727(a)(11), 1328(g)). Pursuant to Rule 1007(b)(7) of the Rules of Bankruptcy Procedure, the debtor(s) must complete and file the Debtor's Certification of Completion of Instructional Course Concerning Personal Financial Management (Official Form 23) as described in U.S.C. § 111. Rule 1007(c) of the Rules of Bankruptcy Procedure provides that Official Form 23 must be filed by the debtor within 60 days after the date first set for the meeting of creditors in a Chapter 7 case, and no later than the last payment made by the debtor as required by the plan or the filing of a motion for entry of a discharge under § 1328(b) in a Chapter 13 case.

Debtor(s) and /or debtor(s)' attorney is/are hereby notified that Official Form 23 has not been received. Failure to file the certification within 14 days from the date of this notice will result in the case being closed without the entry of discharge. If the debtor(s) subsequently file(s) a Motion to Reopen the Case to allow the filing of the Official Form 23, the debtor(s) must pay the full reopening fee due for filing the motion.

DATE OF ISSUANCE: 12/2/13

David J. Puddister
Clerk, U.S. Bankruptcy Court
BY: LKI
Deputy Clerk